

Information to identify the case:

Debtor 1 **Ronald A. Sehring Jr.**
 First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7385**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
 PENNSYLVANIA**

Date case filed for chapter **7 5/30/18**Case number: **18-22182-GLT****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ronald A. Sehring Jr.	
2. All other names used in the last 8 years		
3. Address	186 West Schwab Avenue Munhall, PA 15120	
4. Debtor's attorney Name and address	Brian J. Bleasdale Emerson Professional Building 101 Emerson Avenue Aspinwall, PA 15215	Contact phone 412-726-7713 Email: bleasdb@yahoo.com
5. Bankruptcy trustee Name and address	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ronald A. Sehring Jr.
Debtor(s)

Bankruptcy Case No.: 18-22182-GLT
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: June 22, 2018

Gregory L. Taddonio
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ronald A. Sehring, Jr.
 Debtor

Case No. 18-22182-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309A

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Jun 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2018.

db +Ronald A. Sehring, Jr., 186 West Schwab Avenue, Munhall, PA 15120-2270
 aty +Rebecca Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14855884 +Best Buy/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 14855888 +S & T Bank, P.O. Box 190, Indiana, PA 15701-0190
 14855894 +WF/Bobs Furniture, P.O. Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: bleasdb@yahoo.com Jun 23 2018 01:49:34 Brian J. Bleasdale,
 Emerson Professional Building, 101 Emerson Avenue, Aspinwall, PA 15215

tr +EDI: BRCCRAWFORD.COM Jun 23 2018 05:33:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2018 01:50:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jun 23 2018 01:50:36
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721

14855882 +EDI: AMEREXPR.COM Jun 23 2018 05:33:00 American Express, P.O. Box 297871,
 Fort Lauderdale, FL 33329-7871

14855883 +EDI: BANKAMER.COM Jun 23 2018 05:33:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998

14855885 +EDI: CHASE.COM Jun 23 2018 05:33:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298

14855886 +EDI: WFNBNB.COM Jun 23 2018 05:33:00 Comenity Capital/Big Lots, 3100 Easton Square Plaza,
 Columbus, OH 43219-6232

14855887 +EDI: DISCOVER.COM Jun 23 2018 05:33:00 Discover Financial Svcs LLC, P.O. Box 15316,
 Wilmington, DE 19850-5316

14858621 +EDI: PRA.COM Jun 23 2018 05:33:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021

14855889 +EDI: RMSC.COM Jun 23 2018 05:33:00 Synccb/JCPenney, P.O. Box 965007,
 Orlando, FL 32896-5007

14855890 +EDI: WTRRNBNB.COM Jun 23 2018 05:33:00 TD Bank USA/Target Cred, P.O. Box 673,
 Minneapolis, MN 55440-0673

14855891 +EDI: CITICORP.COM Jun 23 2018 05:33:00 The Home Depot/CBNA, P.O. Box 6497,
 Sioux Falls, SD 57117-6497

14855892 +EDI: TFSR.COM Jun 23 2018 05:33:00 Toyota Motor Credit Co., P.O. Box 9786,
 Cedar Rapids, IA 52409-0004

14855893 +EDI: WFFC.COM Jun 23 2018 05:33:00 Wells Fargo Financial, Client Processing MAC N0003-038,
 800 Walnut Street, Des Moines, IA 50309-3605

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Toyota Motor Credit Corporation
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: dkam
Form ID: 309A

Page 2 of 2
Total Noticed: 20

Date Rcvd: Jun 22, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Brian J. Bleasdale on behalf of Debtor Ronald A. Sehring, Jr. bleasdb@yahoo.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Rebecca Solarz on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 4